

MULTOStm



The MULTOS Consortium MEMBERSHIP PROSPECTUS

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The MULTOS Consortium is an open membership body dedicated to the development and promotion of MULTOS; **the high security multi-application chip platform.**

Our Mission

The MULTOS Consortium aims to drive worldwide adoption of MULTOS as the high security, flexible multi-application chip platform, regardless of form factor, application or location.

In order to accomplish this, The MULTOS Consortium abides by the following set of principles:

- » To maintain transparent and open governance of MULTOS as a standard for the smart device industry;
- » To improve and develop MULTOS to meet ever-evolving customer needs;
- » To maintain MULTOS' close relationships with other standards-making organizations;
- » To ensure wide customer choice and open supply of quality, interoperable MULTOS implementations, devices, applications, systems and services;
- » To promote all MULTOS implementations, applications, products and services of all licensees and members;
- » To promote the MULTOS technology and increase market awareness of MULTOS.

Membership of the Consortium is available on a non-discriminatory basis to any company or organisation. It is made up of representation from technology suppliers and customers of the smart device industry, including systems integrators and consultants not only from government and financial sectors but from exciting new markets such as Secure Connected Devices, the Internet of Things, and Biometric Technology Providers. If your company or organisation is an active technology supplier of MULTOS smart device technology, or is looking to become one, then membership will be of interest to you.

This prospectus sets out the Consortium membership activities and membership options.

CONTACT US

MAOSCO

info@multos.com

or visit our website at: www.multos.com

MEMBERSHIP ACTIVITIES

MULTOS is a premier security and payment technology with over 20 years digital payments and innovation leadership. Knowledge sharing and collaboration are core facets of the global industry group "The MULTOS Consortium". Members are highly dynamic businesses pushing the envelope of Fintech transaction and identification applications and services, inspired by rapidly changing consumer and business needs in an ever increasingly connected and automated world.

The MULTOS Consortium membership plays a key role in specification development and marketing of the MULTOS technology. The Consortium has a strong customer and member-focussed approach to both of these. The Consortium is committed to ensuring MULTOS technology meets customer needs, allows competitive supply of products and services which continually evolves to meet emerging and future customer requirements. This is undertaken in an environment that encourages joint marketing of products and solutions among all members. There is an ongoing programme of activities and initiatives to support this approach.

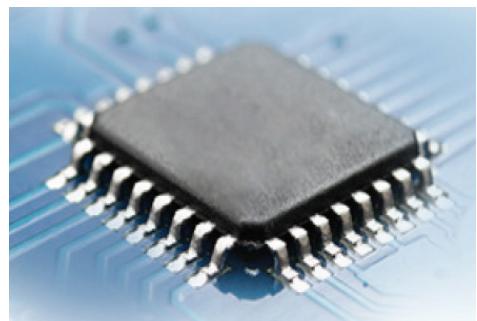
CONSORTIUM COUNCIL



BUSINESS ADVISORY GROUP



TECHNICAL ADVISORY GROUP



The **Consortium Council** is the decision-making authority of The MULTOS Consortium. Any change to MULTOS policy or operation suggested by the Business Advisory Group (BAG) is ultimately debated and decided upon by the Consortium Council. Any change request to the MULTOS specification from the Technical Advisory Group (TAG) needs to be ratified by the Consortium Council. The democratic operating rules require majority voting for Consortium Council decisions, ensuring that no single company is able to dictate changes to the MULTOS scheme or specification.

The **Business Advisory Group** brings all the membership's market knowledge together so that customer current and future needs, technology trends and other information can be openly shared and discussed, developing tactical or strategic approaches to solving MULTOS-related requirements. The BAG activity may suggest technical specification development to be undertaken by the Technical Advisory Group, or suggest strategic evolutions of the MULTOS ecosystem to the Consortium Council. The BAG also helps determine the marketing activities of MAOSCO; the Consortium's secretariat, typically industry exhibitions or conference participation in conjunction with one or more Consortium members. The BAG usually meets once a year, supported with additional online activities if required.

The **Technical Advisory Group** develops the technical aspects of the MULTOS specification. It ensures fully interoperable platforms, applications, systems, and other MULTOS supporting products may be developed and deployed by platform licensees and other industry partners and suppliers. MULTOS specifications for application development, device personalisation and deployment are made available to the industry and customers free-of-charge* and royalty-free. The TAG ensures that as new features are introduced, interoperability and backwards compatibility are maintained, so protecting both industry and customer investment. The MULTOS Technical Manager and secretariat ensure that Technical Library documentation and support products are maintained in line with the evolving specification. The TAG community makes good use of the online collaboration tool, with face-to-face meetings as required.

(*use of MULTOS Step/one Off-Device Specifications requires a paid-for licence)



MEMBERSHIP BENEFITS

Benefits of membership are dependent on the level of entry, and are shown in the table overleaf. These include:

Strategic, Decision-making Rights in the Consortium Council

Open to Council members only, who vote upon the recommendations put forward by the advisory groups. Each Council member has one vote on the council.

Opportunity to hold Consortium Board Roles (including the Chair and Vice-Chair roles). Appointments are formally voted in by Council members.

Participation in the Technical Advisory Group

Meeting face-to-face or online as required, the TAG implements technical changes requested from the BAG or Council.

Participation in the Business Advisory Group

Meeting annually or more often as required, the BAG discusses market trends and requirements, guiding the development and promotion of the MULTOS technology.

Participation in Consortium Marketing Activities

The Consortium membership includes many direct competitor companies who support the fully interoperable MULTOS platform within their products. The Consortium-led marketing activities focus on developing multi-application smart device solutions using MULTOS. Members participate in marketing activities where customers can meet competing members and discover the features and benefits of every MULTOS capable solution available. Members are offered attendance discounts as well as participation on the MULTOS Consortium booths at industry events. Council members receive priority regarding any discounts offered.

Collaborative Marketing

The MULTOS team (MAOSCO) can assist members with joint marketing activities such as preparing press releases and case studies as well as promote members' own MULTOS related news.

Consortium Marketing Presence

Due to extensive global reach, the MULTOS Consortium is able to provide its membership with considerable marketing presence through a wide range of marketing channels and vehicles. Members are able to leverage this presence to promote their own MULTOS products and innovations.

Product Directory is designed to showcase the global network of MULTOS Consortium member's products and services. Visitors can have their related information displayed on the MULTOS website.

Market Vision

Members can benefit from new connections and networks established at technology and trade show events to review market trends such as payments converging with IoT. Some free delegate passes are offered. Members receive a monthly market feed slide deck containing recent interesting press releases covering IoT, Contactless, ID and Biometrics, EMV, and other general digital security related market updates. Members value this push feed information which can be stored locally for easy reference.

Technology Awareness

Members benefit from the technology information sharing between the MULTOS Consortium members at events, through networking opportunities and via specific collaborative ventures. MAOSCO also provide technology information to the members through periodic publications, webex sessions and at member meetings. Maintaining a close watching brief on the wide array of rapidly evolving security and digital service related technologies provides a forward looking lens for members to review technology and plan for the future. Member's involvement in MULTOS can help lead related specification development and technology positioning.

Technical Support

Members receive priority technical support for projects including assistance with proof of concept developments and demonstrations. Members also receive early beta versions of enhanced development tools.

Access to Consortium Contact Database

MAOSCO manages a large database of industry, media and other associated contacts. Access to this is offered to the members on a managed basis. MAOSCO can distribute Press Releases, marketing pieces or advertisements related to MULTOS on behalf of the member, targeted to varying levels of granularity; by region or business.

Member Spotlight

Our members have the opportunity to be showcased on the MULTOS website. An outline of the organisation, the work they are doing with MULTOS and case studies are placed in a prominent position on the multos.com homepage, giving members high visibility to every visitor.

MEMBERSHIP OPTIONS

The MULTOS Consortium has 4 levels of membership, offering a range of commitment and participation to suit the requirements of all organisations.

Council membership is aimed at organisations wishing to take a leading role in the continuing development of the MULTOS openly licensed specification. This level gives members a decision making role in the policies of the Consortium and the future roadmap of MULTOS technology.

Partner membership is designed for companies for whom MULTOS is an integral part of their business offering, regardless of their position in the supply chain. This level permits a member to contribute at a consultative level in all the working groups that define the future of MULTOS. Members also benefit from the close relationship with the other Consortium members and gain regular insight into developing market opportunities, as well as full access to the Consortium marketing and commercial resources.

Professional Partner¹ membership is aimed at smaller businesses who deliver MULTOS-based device solutions or other essential components such as application development, software or consulting services. This level allows smaller companies to benefit from the marketing activities of the Consortium and to reach the global market of MULTOS device issuers via the MULTOS website and the MULTOS events.

Membership comes with some responsibilities. The membership agreement asks that members make a non-exclusive, non-discriminatory commitment to promote, support and endorse MULTOS in their product offer and marketing activities, and commit to ongoing, active involvement and contribution to the Business Advisory Group, Technical Advisory Group² and Consortium Council (dependent upon membership level).

Associate Member is open to consortia, government and other Public bodies, educational establishments and NPOs who have an interest in the MULTOS scheme and the secure smart device industry in general, but do not wish to participate in a consultative or operational capacity. Associate members have access to many of the MULTOS marketing resources, as well as enjoying additional visibility through the Consortium marketing collateral and website.

MAOSCO, the Consortium secretariat, is funded by the revenue from membership fees and MULTOS technology licenses. All revenues are used to fund joint MULTOS Consortium and secretariat marketing, business development and technical activities.



¹ Professional Partner membership is available to individuals and small companies employing fewer than 5 people in any smart device or closely related activity, at the discretion of the secretariat.

² Participation in the TAG is by invitation only and subject to signing the MULTOS Contributions agreement that covers all Intellectual Property contributions to the MULTOS Specification.

MEMBERSHIP COMPARISON

	ASSOCIATE MEMBER	PROFESSIONAL PARTNER	PARTNER MEMBER	COUNCIL MEMBER
Strategic decision-making rights in the Consortium Council				✓
Opportunity to hold Consortium Board roles (including the Chair and Vice-Chair roles)				✓
Attend Consortium Council meetings				✓
Priority to event discounts				✓
Event discounts		✓	✓	✓
Participation in the Technical Advisory Group		✓	✓	✓
Participation in the Business Advisory Group		✓	✓	✓
Participation in Consortium marketing activities at industry exhibitions and other regional conference events		✓	✓	✓
Member Spotlight on multos.com		✓	✓	✓
Collaborative Marketing		✓	✓	✓
Priority Technical Support		✓	✓	✓
Market Intelligence	✓	✓	✓	✓
Logo on all Consortium marketing material	✓	✓	✓	✓
Promotion on www.multos.com homepage	✓	✓	✓	✓
Annual Price of Membership	US\$500	US\$1,500	US\$5,000	US\$35,000